کی وال سٹی ہے، حیدرآباد کی ہے، احمد آباد کی ہے، یہ سب گھیٹوز میں بدلتے جا رہے ہیں اور ان کے ڈیولپمینٹ کے اوپر کوئی دھیان نہیں دیا جا رہا ہے۔ یہ جو علاقے ہیں، یہاں پر مائنارٹی کی آبادی بہت زیادہ رہتی ہے اور جب کہیں گھیٹو بنتا ہے تو وہاں کی مینٹلٹی بھی گھیٹو مینٹلٹی بنتی ہے۔ ان میں شینر کی وجہ سے یہ لوگ پچھلے تیس چالیس سال میں بھی وہاں سے نکل نہیں پائے، لیکن اب جب یہ لوگ نکلنا چاہ رہے ہیں تو باہر اتنا مہنگا ہو گیا ہے کہ یہ لوگ وہاں سے نکل نہیں پا رہے ہیں۔

میں منتری جی سے جاننا چاہتا ہوں کہ یہ جو ہماری وال سٹیز ہیں، ان کے ری۔جنریشن کے لئے، انہیں دوبارہ سے زندہ کرنے کے لئے اور دوسرا، ڈی۔کنجسٹ کرنے کے لئے، خاص طور پر جہاں مائنارٹی کی آبادیاں رہتی ہیں، انہیں ہاؤسنگ پرووائڈ کرنے کے لئے کیا آپ نے فوکس کیا ہے؟ کیا کوئی پلان بنایا ہے؟ اگر بنایا ہے، تو کیا بنایا ہے؟

श्री अजय माकन: सभापति महोदय, माननीय सदस्य ने बहुत ही अच्छा सवाल पूछा है। मैं उन्हें बताना चाहूंगा कि 63 मिशन सिटीज़ जो सबसे पहले सिलैक्ट की गई, उसमें से स्पैसिफिकली 28 सिटीज़ ऐसी चुनी गई, जो हिस्टॉरिक इम्पॉर्टेंस की थीं। उन्हें चुनने का मक़सद यह था कि हम उन सिटीज में फोकस्ड अटैंशन दे सकें, खास तौर पर उन इलाकों में जहां पर पुराने लोग रहते हैं, जैसे हैदराबाद, भोपाल या दिल्ली के कुछ इलाके हैं। इन सिटीज़ के अलावा भी 28 सिटीज़ ऐसी चुनी गई हैं, जो हिस्टॉरिकल इम्पॉर्टेंस की हैं, जहां पर लोग पहले से ही रहते थे।

Settlement of claims under PLIS

*108. SHRI GIREESH KUMAR SANGHI:††
SHRI SANTOSH BAGRODIA:

Will the Minister of COMMUNICATIONS AND INFORMATION TECHNOLOGY be pleased to state:

(a) whether Government has fixed any maximum time limit within which death claims must be settled under the Postal Life Insurance Scheme (PLIS);

(b) if so, the number of claims settled within this time limit; and

(c) the average time taken for different death claims settled under the Postal Life Insurance Scheme (PLIS) during the last three years?

THE MINISTER OF COMMUNICATIONS AND INFORMATION TECHNOLOGY (SHRI A. RAJA): (a) to (c) A Statement is laid on the Table of the House.

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†[Transliteration in Urdu Script.]

††The question was actually asked on the floor of the House by Shri Gireesh Kumar Sanghi.

Statement

(a) Yes, Sir. A time limit of 60 days from the actual date of receipt of complete papers is the norms except in those cases where investigation into the bonafides of the claim is required.

(b) In the current year, 2007, 5790 claims have been settled till 31.10.07 within this time limit where all claims received were complete and no investigation into the bonafides of the claim was required.

(c) The average time taken for death claims settled during last three years is 20 days in cases where claims were received with complete papers and no investigation was required.

SHRI GIREESH KUMAR SANGHI: Sir, I would like to ask the hon. Minister as to how many cases are pending; and if so, what is the time-schedule by which they will be settled; and what are the steps that the Personnel Department is taking to ensure that all the information required is collected initially; and if there is any proposal to keep all the pending cases on the internet the details of queries raised; and what are the advantages of the Postal Life Insurance *vis-a-vis* in comparison with LIC and other service-providers; and how the bonus is decided.

SHRI A. RAJA: Sir, so far, 5,790 claims have been settled within the statutory period contemplated in the rules. Only 704 cases are pending for disposal. The reason behind the pendency is, there are two categories in case of death or in case of maturity or in case of surrender. In case of death, if it is within three years from the date of policy, then, according to the law, further investigation must be done regarding the cause of death and other things. If it is after three years, we have no problem, we will scrutinise the documents.It it is within three years, some investigation is needed according to the procedure contemplated in the law. Because the procedure is being followed for investigation, it is being delayed. There is no delay at all on the part of the Department.

SHRI GIREESH KUMAR SANGHI: Sir, he has not replied to my other question which is whether these queries will be put on the Internet. What are the queries raised; what are the advantages of the Postal Life Insurance *vis-a-vis* the LIC; and how is the bonus decided?

SHRI A. RAJA: Sir, the question of getting claims is right in persona. So, the Department feels that it need not be put on the website. It relates only to the person who is having contract with the Department.

With regard to bonus, it is calculated on the basis of the position of the fund and the mortality rate among the applicants. Subject to this, bonus is being given. But I can assure you that whatever is being given by the Postal Life Insurance is definitely higher than the Life Insurance Corporation.

SHRI SANTOSH BAGRODIA: Sir, the Postal Life Insurance is being taken by the poorest of the poor people. Actually, they are very poor people and they do not have the proper infrastructure. Sir, I would like to know from the hon. Minister if the papers are not complete in all respects would he like to have a separate officer there who can help them complete the papers in one go. Sir, what are the norms in respect of after-sale services for the policy?

SHRI A. RAJA: Sir, the significance and importance attached with the Postal Life Insurance is something unique when it is compared to the other insurance systems. The operational cost of the Postal Life Insurance is much lower than the other insurance companies. The reasons behind this is, almost in 1,50,000 villages, towns and semi-towns, they are having post offices either in the name of Extra Departmental Post Office or the Sub-Post Office or Head Post Office whatever be the nomenclature of the post office. The infrastructure available across the country is giving very efficient service and it is very beneficial to the people. So, using the network, it is

always accessible to the people and I do not feel that further more scrutinisation is being delayed. Besides the Local Post-Master himself, the Development Officers are deployed on the spot. As soon as the claim is made, either the Post Master or the person who is authorised by the law is accessible to the claimant and public. So far as inaccessibility to the claimants is concerned, the question does not arise.

SHRI R. SHUNMUGASUNDARAM: Sir, the Postal Life Insurance, in the background of new players, particularly private players, has a wider reach and it has close proximity with the rural masses. But it has not been popularised like the private players are popularising their life insurance policies. The Postal Life Insurance has to be popularised. This is one. Number two is this.

MR. CHAIRMAN: One question please.

SHRI R. SHUNMUGASUNDARAM: Sir, Part (a) of the answer says, "A time limit of 60 days...." Sixty-days is too long a period and that too for rural people. Further, 60 days from the actual date of receipt of complete papers. Sir, how do they say complete papers? This is a very catchy word. they can reject it by saying that there is a particular paper which is incomplete. Therefore, I would like to know from the hon. Minister whether a standard simple form will be issued for making claims.

SHRI A. RAJA: Sir, so far as the second part of the question of the hon. Member is concerned, yes, there is a prescribed format as contemplated in the procedure. I have not come across any difficulties in getting the scrutinisation of the documents before the claim is made. Regarding the first part of the question. I must submit before the House that whether publicity is given or not, is immaterial. Of course, the existence of postal system in every village is some sort of publicity. But, apart from that, I can share with the hon. Member that the Rural Postal Life Insurance is among the top insurance agencies which is having 52,46,673 policies with the total sum assured as Rs. 33,866 crores. It is a huge number in terms of money and also in terms of policies. So, the growth rate is 48 per cent. I cannot be compared with any other organisation in the insurance sector. Although the question of publicity is well taken, it does not means that lack of publicity is anti-growth to the Department.

Indian workers in Middle-East

*109. SHRI MOHAMMED AMIN:
SHRI PRASANTA CHATTERJEE: ††

Will the Minister of OVERSEAS INDIAN AFFAIRS be pleased to state:

(a) whether there is any mechanism or supervisory body to ensure that the contracts between Indian workers in Middle-East countries and the contractors and employers are adhered to;

(b) if so, the number of cases of violations that have been reported in the years 2006 and 2007 and the steps that have been taken to redress their grievances/breach of contracts; and

(c) if not, the steps that are being taken to take care of growing number of cases being reported about breach of contracts, under-payment, ill-treatment like seizure of passport, etc. and poor working conditions?

THE MINISTER OF OVERSEAS INDIAN AFFAIRS (SHRI VAYALAR RAVI): (a) to (c) A Statement is laid on the Table of the House.

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††The question was actually asked on the floor of the House by Shri Prasanta Chatterjee.